

specifies service contents pertaining to the existing bank account and the existing account information is descriptive of the existing bank account owned by the customer in the bank;

(b) being supplied by the customer via the open network with second information which is produced by encrypting a customer public key by using the bank public key;

(c) decrypting the second information by using the bank secret key to obtain the customer public key;

(d) decrypting the first information by using the bank secret key and further by using the customer public key obtained in the step (c) so as to extract the service request information and the existing account information;

(e) authenticating by an account information verification unit of the bank the customer's identity, based on the existing account information extracted in the step (d); and

(f) deciding by an account opening decision unit of the bank whether to provide or not the service contents to the customer, based on the result of the authentication performed in the step

(e).

#### REMARKS

In the Office Action mailed June 21, 2000, claims 1-4, 8, 9, and 11 were rejected under 35 U.S.C. 103 as being unpatentable over Weiss et al. (U.S. Patent No. 5,866,889), in view of Atkins (U.S. Patent No. 5,911,135) and the Money Laundering Alert article ("Fed's Examiners Get Roadmap to KYC Weaknesses in Banks", herein after MLA), and claims 5-7, 10, and 12-14 were rejected under 35 U.S.C. 103 as being unpatentable over Weiss in view of Atkins and the MLA article, and further in view of Micali (U. S. Patent No. 5,790,665).

The foregoing rejections are traversed.

For the convenience of the Examiner, the recitations of all pending claims 1-14 are presented herein above. Claims amended are indicated as such.

Claims 1-14 are pending and presented for reconsideration. Claims 1, 8, 9, 11, 12, 13, and 14 are amended. Care has been exercised to avoid the introduction of new matter. Support

for the above-mentioned amendments to claims 1, 8, 9, 11, and 12 is found in Figure 1 and in the specification, page 10, lines 2-7. Support for the above-mentioned amendments to claims 13 and 14 is found in Figure 7, and in the specification, page 28 et seq.

### **Present Invention**

While conventional home banking services allow customers to access their established bank accounts via networks using authentication/identification procedures on an offline basis, the present invention enables a customer to open a bank account online, without visiting the bank's offices or registering his/her data with a special certifying authority.

In the present invention, first bank processing means requests a confirmation from second bank processing means (or a second bank system) of the customer's existing bank account. More particularly, in the present invention, a bank system opens a new customer account by using information about an existing account owned by the requesting customer. The foregoing feature of the present invention permits the bank system to authenticate the customer online, with the need for calling any special certifying authorities. Support for the foregoing feature of the present invention is found in the specification, page 10, at lines 2-7 of the present application. As disclosed in the foregoing passage of the present specification, the above-mentioned features of the present invention "eliminate the need of special certifying authorities and simplify the account opening procedure".

### **Weiss**

Weiss discloses a system for managing financial accounts by a priority allocation of funds among those accounts. More particularly, Weiss discloses the management of investments in asset accounts and credit facilities within a client account. In contrast to the present invention, Weiss discloses the use of a certifying authority (which is described in the present specification, page 2, at line 20 to page 3, at line 7) as being part of the related art. The foregoing features of the Weiss apparatus are disclosed as the use of "outside services or agencies" in column 13, at lines 1-4 of

Weiss. Moreover, as disclosed in the "ACCOUNT INTRODUCTION SYSTEM AND STEP (600)" and the "PERSONAL PROFILE SYSTEM AND STEP (700)" sections of Weiss, the Weiss apparatus performs a credit check by contacting a credit bureau. Weiss, therefore, suggests the use of traditional credit bureaus (i.e., special certifying authorities).

### **Atkins**

Atkins discloses "[O]ther banks, financial service institutions and insurance companies 246 may communicate with the HOPE account's system in order to transfer asset and liability holdings or verify asset or liability holdings" (Atkins, column 9, at lines 31-35). Atkins discloses that HOPE is a type of mortgage referred to as Home Owner's Preferred Equity (col. 2, at lines 22-23). It appears that in the Atkins apparatus, the HOPE system communicates with other institutions to provide personal financial management services, but does not use the "[O]ther banks, financial service institutions and insurance companies 246" to authenticate a new customer who wishes to have his/her account opened. Moreover, in the Atkins apparatus, "verify[ing] asset or liability holdings" mentioned herein above is not the feature of the present invention of "confirming the validity of an existing bank account". In addition, Atkins does not disclose or suggest using other bank accounts to authenticate a new customer when opening his/her account.

### **Money Laundering Alert article ("Fed's Examiners Get Roadmap to KYC Weaknesses in Banks", herein after MLA**

MLA discloses authenticating identification of customers involved with cyberbanking (or Internet banking), using a TRW report or the bank's own records. More particularly, MLA discloses that appropriate documentation should be hand-delivered to a customer's address to verify the address, or that someone should be sent personally to confirm the customer's home or business address. In addition, the MLA article discloses using software to check a customer's name and address against current Office of Foreign Asset Control (OFAC) lists.

**Micali**

Micali discloses an anonymous information retrieval system in which the identity of a requesting user accessing a single data base is hidden, but which returns the item requested from the data base to the requesting user. The Micali method makes use of encryption and keys to accomplish the above-mentioned anonymous information retrieval.

**Weiss in view of Atkins and MLA**

Weiss in view of Atkins and MLA discloses management of investments in asset accounts and credit facilities within a client account, using a certifying authority or sending someone to investigate the client's address, but without authenticating the customer online, for opening a new bank account.

**Weiss in view of Atkins, MLA and Micali**

Weiss in view of Atkins discloses management of investments in asset accounts and credit facilities within a client account, using a certifying authority or sending someone to investigate the client's address, but without authenticating the customer online, for opening a new bank account, carried out anonymously.

Claims 1, 8, 9, and 11-14 are independent claims in the present application, and each of the foregoing independent claims recites patentably distinguishing features of the present invention over the above-mentioned references relied upon.

Independent claims 1, 8, 9, 11, and 12 are amended to clarify that the present invention authenticates the user on-line, and, more particularly, through an inter-bank computer network.

More particularly, claims 1, 8, 9, 11, and 12 are amended to recite (using the recitation of claim 1 as an example) "said first bank processing means for requesting via the second network the second bank system to make a confirmation of the existing bank account while forwarding the existing account information received from the customer processing means to the second bank system over the second network, and for opening the applied new bank account based on a

confirmation response message received via the second network from the second bank system describing a result of the confirmation of the existing bank account, wherein the first bank processing means authenticates the customer based on the confirmation

In addition, claims 13 and 14 are amended to clarify that the user's existing account information is used to authenticate the bank customer when the bank customer is opening a second bank account in the same bank.

More particularly, claims 13 and 14 are amended to recite (using the recitation of claim 13 as an example) "authenticating by an account information verification unit of the bank the customer's identity, based on the existing account information extracted in the step (d)", and "deciding by an account opening decision unit of the bank whether to accept or to reject the account application from the customer, based on the result of the authentication performed in the step (e)"

None of the foregoing references relied upon, either alone or in combination, discloses or suggests the foregoing features of the present invention.

The benefit of the foregoing features of the present invention is that a user's account information is confirmed in opening a new account for the user, without the need for a certifying authority.

Claims 2-7 which depend, either directly or indirectly from claim 1, and claim 10, which depends from claim 9, recite patentably distinguishing features of their own. For example, claim 2/1 recites "the first network includes an open network, and the second network includes an inter-bank network which interconnects a plurality of bank systems including the first and second banking systems". The benefit of the foregoing features is that the details of the interconnection between the banks is recited.

Withdrawal of the rejections of claims 1-4, 8, 9, and 11 under 35 U.S.C. 103 as being unpatentable over Weiss in view of Atkins and MLA, and the rejections of claims 5-7, 10, and 12-14 under 35 U.S.C. 103 as being unpatentable over Weiss in view of Atkins, MLA, and Micali is respectfully requested.

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There being no further outstanding objections or rejections, it is submitted that the application is in condition for allowance. An early action to that affect is courteously solicited.

Moreover, if the Examiner deems that any of pending claims 1-14 do not patentably distinguish over the foregoing references relied upon after entry of the subject Amendment, the Examiner is respectfully requested to telephone the undersigned to schedule an interview with the Examiner.

Finally, if there are any formal matters remaining after this response, the Examiner is requested to telephone the undersigned to attend to these matters.

If there are any additional fees associated with filing of this Amendment, please charge the same to our Deposit Account No. 19-3935.

Respectfully submitted,

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**CERTIFICATE UNDER 37 CFR 1.9(a)**

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Assistant Commissioner for Patents, Washington, D.C. 20231

on Sept. 21, 2000, 19

By: Gene M. Garner II  
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Date: Sept. 21, 2000

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